

Your Exam Content Outline

The following outline describes the content of one of the Vermont insurance examinations. The outlines are the basis of the examinations. The examination will contain questions on the subjects contained in the outline. The percentages indicate the relative weights assigned to each part of the examination. For example, 10 percent means that 6 questions will be drawn from the section on a 60-question exam, 10 will be drawn on a 100-question exam and 15 will be drawn on a 150-question exam.

Vermont Adjuster's Examination for Workers Compensation Insurance Series 14-34

50 questions – One-hour time limit

All citations are Vermont Insurance Statutes Title 8, unless otherwise noted. When preceded by "Reg" refer to Vermont Department Regulations, when preceded by "Bul" refer to Vermont Department Bulletins.

1.0 Insurance Regulation 9%

1.1 Licensing requirements

Qualifications (4803(a))
Process (4800)

1.2 Maintenance and duration

Renewal (4798)
Expiration (4798)
Records (4803(c))

1.3 Disciplinary actions

Denial of license (4800(3)(E))
Cease and desist order (3661)
Suspension, revocation or nonrenewal
(4804; 4806)
Fines (4804(d))
Administrative penalties
(RR 95-20 Rule 45 Sec 5000)

2.0 Workers Compensation Insurance 55%

2.1 Workers compensation laws and rules (Title 21 Sec 601–711)

Vermont Workers' Compensation Law and
Department of Labor Rules (Title 21 Sec 602;
Related Regulation 94-1 Rule 1.0000)
Definitions (RR 94-1 Rule 2.0000)
Exclusive remedy (Title 21 Sec 622)
Employment covered (required, voluntary)
(Title 21 Sec 601, 616)
Independent contractor versus employee
(Title 21 Sec 604(14)(f))
Statutory employer (Title 21 Sec 601(3))
Covered injuries (Title 21 Sec 618–620, 649)
Benefits provided (Title 21 Sec 632–635,
640–648)
Out-of-state injuries (Title 21 Sec 619, 620,
623)
Jurisdiction
Subrogation (Title 21 Sec 624)
Bars to recovery (Title 21 Sec 649)

Willful intention
Intoxication
Failure to use safety appliance
Statute of limitations (Title 21 Sec 660)
Average weekly wage (Title 21 Sec 650;
RR 94-1 Rule 15.0000)
Choice of physician (Title 21 Sec 640(b), 655;
RR 94-1 Rule 12.0000)
Medical examination (Title 21 Sec 655, 667;
RR 94-1 Rule 13.0000)
Notice of injury and claim
(Title 21 Sec 656–660; RR 94-1 Rule 3.0000)
Compensation agreements and disputed claims
(Title 21 Sec 662; RR 94-1 Rule 17.0000)
Termination of compensation
(Title 21 Sec 643(a); RR 94-1 Rule 18.0000)
Lump-sum payments (Title 21 Sec 652;
RR 94-1 Rule 19.0000)

2.2 Workers compensation and employer liability insurance policy

General section
Part One — Workers compensation insurance
Part Two — Employers liability insurance
Part Three — Other states insurance
Part Four — Your duties if injury occurs

3.0 Workers Compensation Claim Principles 36%

3.1 Role of the adjuster

Duties and responsibilities

3.2 Controlling medical costs

Designated provider
Medical fee schedule (RR 95-22 Rule 40.01–.11)
Hospital bill auditing
Reimbursement requirements
(RR 95-22 Rule 40.02)
Fees for depositions, mileage and
supplemental reports (RR 95-22 Rule 40.11)

3.3 Investigation and evaluation

Compensability
Employment relationship
Compensable injury
Casual relationship
Timely notice
Workers compensation fraud
Documentation
First report of injury
Types of evidence

- Time limits
- Surveillance
- Adjuster's log notes
- Medical determination
- Medical authorization
- Casual relationship
- Aggravation/recurrence
- Disability status
- Independent Medical Examinations (IME)

3.4 Claim reserves

- Components
 - Indemnity
 - Medical
 - Expense
- Factors affecting reserves

3.5 Claims management

- Analysis
 - Identifying treating physician
 - Identifying treatment plan
 - Identifying return-to-work capacity
- Contested claims adjustment procedures
 - Form 27 (Title 21 Sec 643(a);
RR 94-1 Rule 18.0000)
 - Notice and application for hearing; filing of papers (RR 94-1 Rule 4.0000)
 - Representation (RR 94-1 Rule 5.0000)
 - Informal resolution (RR 94-1 Rule 6.0000)
 - Formal hearing (Title 21 Sec 663, 664, 666;
RR 94-1 Rule 7.0000)
 - Appeals (Title 21 Sec 670, 672;
RR 94-1 Rule 9.0000)
 - Attorney's fees (RR 94-1 Rule 10.0000)
- Dispositions
 - Resolving medical disputes
(RR 94-1 Rule 14.0000)
 - Resolving permanency disputes
 - Settlement negotiation
 - Form 14/Form 15

3.6 Vocational rehabilitation programs

- Referral
- Individual written rehabilitation plan